

Ocwen Loan Servicing, LLC P.O. Box 24737 West Palm Beach, FL 33416-4737 (Do not send correspondence or payments to the above address)

WWW.OCWEN.COM

July 26, 2013

David Daugherty

35 Valley View Dr Vienna, WV 26105-0000

Loan Number:

7092244537

Property Address:

35 Valley View Dr, Vienna, WV 26105-0000

Dear Borrower(s):

We hope this letter finds you well. We are sending this friendly reminder to let you know that the above referenced loan is due to mature on 07/26/14. At maturity, the remaining balance outstanding on the loan will be due to be paid in full, and your current contractual payment amount will not be sufficient to satisfy the requirements by that time.

As such, this letter is being sent in an effort to provide you sufficient notice of the loan maturity, so that you can make the necessary arrangements to pay the entire amount due on

07/26/14. We encourage you to contact us if you have any questions concerning the maturity of your mortgage or any other questions regarding your loan.

Ocwen representatives are available to assist you by calling (800) 746-2936, Monday to Friday 8:00 am to 9:00 pm, Saturday 8:00 am to 5:00 pm or Sunday 9:00 am to 9:00 pm ET.

We value you as our customer and hope that this early reminder proves useful in your financial planning efforts.

Sincerely,

Ocwen Loan Servicing, LLC

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This communication is from a debt collector attempting to collect a debt; any information obtained will be used for that purpose. However, if the debt is in active bankruptcy or has been discharged through bankruptcy, this communication is not intended as and does not constitute an attempt to collect a debt.

NMLS # 1852